Case 25-21401-JAD Doc 19 Filed 06/13/25 Entered 06/14/25 00:29:36 Desc Imaged Certificate of Notice Page 1 of 9 Fill in this information to identify your case Debtor 1 Erik K. Pruznik Last Name First Name Middle Name Debtor 2 Middle Name (Spouse, if filing) First Name Last Name WESTERN DISTRICT OF United States Bankruptcy Court for the: Check if this is an amended plan, and **PENNSYLVANIA** list below the sections of the plan that Case number: 25-21401-JAD have been changed. (If known) Western District of Pennsylvania Chapter 13 Plan Dated: June 11, 2025 \* Estimated payment based upon information provided. Part 1: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court. In the following notice to creditors, you must check each box that applies **To Creditors:** YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015, IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan. 1.1 A limit on the amount of any claim or arrearages set out in Part 3, which may result Included **✓** Not Included in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit) 1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, Included ✓ Not Included set out in Section 3.4 (a separate action will be required to effectuate such limit) 1.3 Nonstandard provisions, set out in Part 9 ✓ Not Included \_\_ Included Part 2: Plan Payments and Length of Plan 2.1 Debtor(s) will make regular payments to the trustee: Total amount of \$2,290.00 per month for a remaining plan term of 60 months shall be paid to the trustee from future earnings as follows: Payments: By Income Attachment Directly by Debtor By Automated Bank Transfer D#1 2,290.00 (TFS) \$ D#2 \$ \$ \$ (SSA direct deposit recipients only) (Income attachments must be used by Debtors having attachable income) 2.2 Additional payments.

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Debtor	<u> </u>	rik K. Pruznik	_	Case number		
		<b>Unpaid Filing Fees.</b> Th available funds.	e balance of \$ shall be fully	paid by the Trustee to the Cler	k of the Bankruptcy co	urt form the first
Chec	k one.					
	✓	None. If "None" is chec	ked, the rest of § 2.2 need not be of	completed or reproduced.		
2.3		The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments lus any additional sources of plan funding described above.				
Part 3:	Treatn	nent of Secured Claims				
3.1	Mainter	nance of payments and c	cure of default, if any, on Long-T	erm Continuing Debts.		
	Check o	ne.				
N	V	The debtor(s) will mainta required by the applicable trustee. Any existing arre- from the automatic stay is all payments under this p treated by the plan. If mo	need, the rest of Section 3.1 need no in the current contractual installm e contract and noticed in conformi arage on a listed claim will be paid sordered as to any item of collater aragraph as to that collateral will onthly payment changes exist, state	ent payments on the secured cl ty with any applicable rules. T d in full through disbursements al listed in this paragraph, there ease, and all secured claims be the amounts and effective dat	These payments will be a so by the trustee, without n, unless otherwise orders ased on that collateral ves of the changes.	disbursed by the interest. If relief ered by the court, vill no longer be
number		r and redacted account	Collateral	Current installment payment (including escrow)	Amount of arrearag (if any)	e Start date (MM/YYYY)
Federa Corpor xxxxx1	ation	Loan Mortgage	139 N Vireo Drive Mc Kees Rocks, PA 15136 Allegheny County Parcel ID : 110-A-178- Municipality : 919 Kennedy value is from realtor.com	\$1,158.72	\$32,000.00	5/2025
Insert add	ditional c	laims as needed.				
3.2	Request	t for valuation of securit	y, payment of fully secured clair	ns, and modification of unde	rsecured claims.	
	Check o	ne.				
	✓	None. If "None" is chec	ked, the rest of Section 3.2 need n	ot be completed or reproduced	l.	
number	•	Fully paid at contract ter r and redacted account	rms with no modification  Collateral	Amount of sec	cured Interest rate	Monthly payment to creditor
-NONE	-					
Insert add	ditional c	laims as needed.				

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Debtor	<u>E</u>	rik K. Pruznik		Case number			
3.3	3.3 Secured claims excluded from 11 U.S.C. § 506.						
	Check one.						
	None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.						
	_	The claims list Other	ed below were either:				
acquired		rred within 910 da onal use of the deb	ys before the petition date and otor(s), or	secured by a purchase more	ney security inte	rest in a motor vehicle	
value. T			) year of the petition date and sfull under the plan with interes		ey security inter	est in any other thing of	
Name o	f Credior		Collateral	Amount of claim	Interest I	Rate Monthly payment to Creditor	
	Credit Fina I Financia	ancial Services, al	2013 Volkswagen Passat	\$3,649.21	9%	\$116.04	
GD-24-	receipt of  Lien avo	a discharge, this lie idance.  None. If "None" is be effective only if a The judicial liens of which the debtor(s)	Judgement lien on real estate en shall be satisfied by LVNV Further nonpossessory, nonpurchase-mo would have been entitled under 1 the avoidance of a judicial lien or	eed not be completed or reprocessis plan is checked ney security interests securing 1 U.S.C. § 522(b). The debtor	the claims listed (s) will request, by	below impair exemptions to viling a separate motion,	
	that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent it impairs such exemptions. The amount of any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.						
redacte	Name of creditor and Collateral Modified principal Interest rate Monthly payment or pro redacted account unsecured balance* Rata						
Insert add	ditional cla	aims as needed.					
			ert \$0 for Modified principal balar	nce			
3.5		er of collateral.					
	k one.	or commental					
Circo	None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.						
	E Toda a Toda a Control of Social Control of						

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Debtor	Erik K. Pruznik	Case number

#### 3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest Rate*	Identifying number(s) if collateral is real estate	Tax periods
Kennedy Township	\$3,635.66	Municipal/Sewer lien GD-22-007414 Municipal/Sewer lien	10%	Parcel ID : 110-A-178	Lien entered 6/15/2022
Kennedy Township	\$3,307.40	GD-24-012824	10%	Parcel ID : 110-A-178	Lien entered 11/7/2024
Valley Waste Service Inc.	\$250.91	Municipal trash	10%	Parcel ID : 110-A-178	Service through filing

Insert additional claims as needed.

#### Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) and the trustee to monitor any change in the percentage fees to ensure that the plan is adequately funded.

### 4.3 Attorney's fees.

Attorney's fees are payable to **Bryan P. Keenan**. In addition to a retainer of \$1,500.00 (of which \$500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$4,500.00 is to be paid at the rate of \$500.00 per month. Including any retainer paid, a total of \$4,500.00 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered
the debtor(s) through participation in the court's Loss Mitigation Program (do not include the no-look fee in the total amount of
compensation requested, above).

### 4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced. Insert additional claims as needed

### 4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

**None**. If "None" is checked, the rest of Section 4.5 need not be completed or reproduced.

#### 4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. Check one.

None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

<sup>\*</sup> The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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Debtor		Erik K. Pruznik		Case number	
1.7	Prior	ity unsecured tax claims pa	aid in full.		
	✓	None. If "None" is chec	ked, the rest of Section 4.7 need not	be completed or reproduced.	
1.8	Postp	etition utility monthly pay	ments.		
ore allow costpeting of the perform	wed as a tion del btain an ostpetiti	n administrative claim. The nquencies, and unpaid secur order authorizing a paymen	se payments comprise a single month rity deposits. The claim payment will t change, the debtor(s) will be requir	greed to this treatment. The charges for post petition utility service half combined payment for postpetition utility services, any all not change for the life of the plan unless amended. Should the red to file an amended plan. These payments may not resolve all will survive discharge and the utility may require additional funds	
Name on number		tor and redacted account	Monthly payment	Postpetition account number	
-NONE					
	1 11				
	_	claims as needed.			
Part 5:	Trea	tment of Nonpriority Unse	cured Claims		
5.1	Nonp	riority unsecured claims n	ot separately classified.		
	Debto	r(s) <b>ESTIMATE(S)</b> that a t	otal of \$6,065.97 will be available for	or distribution to nonpriority unsecured creditors.	
			that a <b>MINIMUM</b> of \$ <b>6,065.97</b> sh firmation set forth in 11 U.S.C. § 132	all be paid to nonpriority unsecured creditors to comply with the 25(a)(4).	
	availa estim amou claim	ble for payment to these cre ated percentage of payment of allowed claims. Late-fi	ditors under the plan base will be det to general unsecured creditors is <b>15.</b> 0 led claims will not be paid unless all is an objection has been filed within the	unt payable to this class of creditors. Instead, the actual pool of fund termined only after audit of the plan at time of completion. The <u>00</u> %. The percentage of payment may change, based upon the total timely filed claims have been paid in full. Thereafter, all late-filed hirty (30) days of filing the claim. Creditors not specifically	
5.2	Maintenance of payments and cure of any default on nonpriority unsecured claims.				
Check o	ne.				
	✓	None. If "None" is chec	ked, the rest of § 5.2 need not be con	npleted or reproduced.	
5.3	Othe	· separately classified nonp	priority unsecured claims.		
	Checl	cone.			
	✓	None. If "None" is chec	ked, the rest of § 5.4 need not be con	npleted or reproduced.	
Part 6:	Exec	utory Contracts and Unex	pired Leases		
5.1		xecutory contracts and unacts and unexpired leases a		umed and will be treated as specified. All other executory	
	Checl	cone.			
	✓	None. If "None" is chec	ked, the rest of § 6.1 need not be con	npleted or reproduced.	
Part 7:	Vest	ing of Property of the Esta	te		
7.1	Prope	erty of the estate shall not r	e-vest in the debtor(s) until the deb	otor(s) have completed all payments under the confirmed plan.	

PAWB Local Form 10 (11/21)

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Debtor	Erik K. Pruznik	Case number
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### Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C. § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection

payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

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Debto	or <b>Erik K. Pruznik</b>		Case number			
Part 9	Nonstandard Plan Provisions					
9.1	Check "None" or List Nonstandard Plan Provisio  None. If "None" is checked, the rest of Par		ted or reproduced.			
Part 1	0: Signatures:					
10.1	Signatures of Debtor(s) and Debtor(s)' Attorney					
plan(s) treatm	By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.					
13 pla Wester the sta	n are identical to those contained in the standard chapi rn District of Pennsylvania, other than any nonstandar	er 13 plan form adopted d provisions included in	ies) that the wording and order of the provisions in this chapter ted for use by the United States Bankruptcy Court for the in Part 9. It is further acknowledged that any deviation from l as "nonstandard" terms and are approved by the court in a			
ī	s/ Erik K. Pruznik Erik K. Pruznik Signature of Debtor 1	X Signature	re of Debtor 2			
]	Executed on	Executed	d on			
ī	s/ Bryan P. Keenan Bryan P. Keenan Signature of debtor(s)' attorney	Date June 1	11 , 2025			

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-21401-JAD
Erik K. Prunczik Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jun 11, 2025 Form ID: pdf900 Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:

Recip ID	Recipient Name and Address
db	Erik K. Prunczik, 139 N Vireo Drive, Mc Kees Rocks, PA 15136-1767
16539843	Kennedy Township, 127 Lorish Road, Mc Kees Rocks, PA 15136-1670
16539842	Kennedy Township, Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
16539846	<ul> <li>Kristy L. Pruznik, 1003 Countryside Drive, Mc Kees Rocks, PA 15136-1226</li> </ul>
16539847	LVNV Funding LLC, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
16539851	United Rev, Po Box 1184, Langhorne, PA 19047-6184

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: jdryer@bernsteinlaw.com	Date/Time	Recipient Name and Address
cr	+	Email/Text: juryer@oemstemiaw.com	Jun 11 2025 23:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16542610	+	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.CO	OM Jun 11 2025 23:58:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
16539837	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M Jun 11 2025 23:58:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16539838	+	Email/PDF: creditonebknotifications@resurgent.com	Jun 12 2025 00:25:01	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16539839		Email/Text: BKSPSElectronicCourtNotifications@spservici	ng.com Jun 11 2025 23:58:00	Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
16539840	+	Email/Text: BKSPSElectronicCourtNotifications@spservici	ng.com Jun 11 2025 23:58:00	Federal Home Loan Mortgage Corporation, 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
16539841		Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.CO	OM Jun 11 2025 23:58:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
16539844	^	MEBN	Jun 11 2025 23:56:09	KML Law Group P.C., c/o John McVay Jr. Esquire, Suite-5000, 701 Market Street, Philadelphia, PA 19106-1538
16539845	+	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 12 2025 00:25:56	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
16543654		Email/PDF: resurgentbk notifications@resurgent.com	Jun 12 2025 00:24:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16539848	+	Email/PDF: resurgent bknotifications@resurgent.com	Jun 12 2025 01:03:03	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Re: Comenity Capital Bank Big Lots, Po Box 10497, Greenville, SC 29603-0497
16539850		Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2025 23:57:00	PNC BANK, 300 Fifth Avenue, The Tower at PNC Plaza, Pittsburgh, PA 15219

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Jun 11, 2025 Form ID: pdf900 Total Noticed: 21

16542973 Email/Text: Bankruptcy.Notices@pnc.com

Jun 11 2025 23:57:00 PNC BANK N.A., 3232 NEWMARK DR,

MIAMISBURG, OH 45342

16539849 ^ MEBN

Jun 11 2025 23:55:54 Patenaude & Felix, APC, Re: Gregg L. Morris,

Esq., 2400 Ansys Drive, Suite 402 B, Canonsburg,

PA 15317-0403

16539852 ^ MEBN

Jun 11 2025 23:56:20 Valley Waste Service Inc., c/o Jordan Tax Service,

Inc., 102 Rahway Road, Canonsburg, PA

15317-3349

TOTAL: 15

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Federal Home Loan Mortgage Corporation, as Trustee

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2025 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2025 at the address(es) listed below:

Name Email Address

Bryan P. Keenan

on behalf of Debtor Erik K. Prunczik keenan662@gmail.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Matthew Fissel

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest

Trust bkgroup@kmllawgroup.com, wbecf@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5